

## CLAIMS

What is claimed is:

1. A method for detecting dollar threshold transactions comprising:

5           obtaining identity information relating to an identity of a customer who purchases  
            a financial transaction;  
  
            comparing said financial transaction with zero or more previous financial  
            transactions that occurred on a same day as said transaction and that comprise  
            said identity information;  
10           determining whether a total dollar value of said transaction and said previous  
            financial transactions equals or exceeds a threshold amount;  
  
            capturing additional information and storing said additional information if a result  
            of said determining step was affirmative; and  
  
            generating a report that comprises said identification information, and said  
15           additional information.

2. The method of Claim 1 wherein said previous financial transactions are stored in a  
    database.

3. The method of Claim 1 wherein said threshold amount is \$3,000.

4. The method of Claim 1 wherein said report comprises a USPS Form 8105-A.

20    5. A method for detecting reportable dollar threshold transactions comprising:  
  
            storing daily transactions for financial transactions in a database;  
  
            aggregating records by customer identifying information;  
  
            summing said records from said aggregating step to produce a total dollar value;

comparing said total dollar value with a threshold; and  
if said total dollar value is greater than or equal to said threshold,  
generating a second record of all said records from said summing step; and  
storing said second record for reporting; and  
5 reporting said second record to a controlling entity.

6. The method of Claim 5 wherein said threshold is \$10,000.

7. The method of Claim 5 wherein the controlling entity is the United States Department of  
the Treasury.

8. A method of monitoring and enforcing employee compliance in dollar threshold  
10 reporting, comprising:

requesting digitized images of money orders from a clearing entity;

forwarding said images to review workstations;

analyzing said images to determine whether reporting was required;

determining whether an employee was compliant in reporting; and

15 generating a report to a field manager that advises said field manager of non-  
compliance of said employee.

9. The method of Claim 8 wherein said analyzing step further comprises:

determining whether a dollar value represented by said images exceeds a total  
dollar threshold amount.

20 10. The method of Claim 8 wherein said analyzing step further comprises:

determining whether a plurality of images indicate multiple transactions  
originated from a same post office for a same customer on a same day.

11. A method for detecting suspicious transactions comprising:

examining digitized images of transactions in a plurality of workstations; and  
determining whether a condition is satisfied that indicates money laundering  
activities occurred.

12. The method of Claim 11 further comprising:

5            completing a form indicating suspicious circumstances if a customer purchased a  
             plurality of previous financial transactions with a regular frequency.

13. The method of Claim 11 further comprising:

             completing a form indicating suspicious circumstances if a customer worked with  
             a second customer to purchase a dollar amount of a plurality of previous  
10           financial transactions in a manner intended to result in a total dollar value less  
             than a threshold amount.

14. The method of Claim 11 wherein said condition comprises:

             determining whether a plurality of images indicate multiple financial transactions  
             originated from different post offices in a geographic area.

15        15. The method of Claim 11 wherein said condition comprises:

             determining whether a plurality of images indicate multiple financial transactions  
             bear similar handwriting and were deposited into a plurality of bank accounts.

16. The method of Claim 11 wherein said condition comprises:

             determining whether a plurality of images bear no payees.

20        17. The method of Claim 11 wherein said condition comprises:

             determining whether a plurality of images bear no endorsers.

18. A method for detecting suspicious transactions comprising:

analyzing sales data to detect whether financial transactions have been purchased  
in a manner indicating a plurality of consecutive high-value purchases that  
exceed a threshold value.

19. The method of Claim 18 wherein said threshold value is \$2000.

5 20. A method of detecting suspicious financial transactions comprising:

comparing a transaction to a plurality of transactions stored in a database;

determining whether said transaction matches said plurality of transactions based

on a match of a sender's name and zip code;

summing a total dollar amount of said plurality of transactions matched in said

10 determining step;

advising a sales associate and disabling said transaction if a result of said

summing step exceeds a dollar threshold.

21. The method of Claim 20 wherein said threshold value is \$2000.

15